

Making Home Affordable Program (Txheej Xwm Pab Kom Them Taus Tsev)

Kawm txog tias yuav tau ua li cas tej zaum koj thiaj txa hli rau ib qho uas them taus.

Lub Obama Administration Making Home Affordable Program (Txheej Xwm Pab Kom Them Taus Tsev) tau tsim los pab lab lab tus tswv tsev kom refinance los yog pauv lawv tus nqi tsev them raws hli rau ib qho uas them taus. Thov nyem tauj mus kom paub txog tias, tej zaum qhov Home Affordable Refinance (Kev Refinance Kom Them Taus Nqi Tsev) lossis Home Affordable Modification (Kev Pauv Nqi Them Tsev) yuav pab tau licas.

Home Affordable Refinance (Kev Refinance Kom Them Taus Nqi Tsev)

Puas yog koj them kom lub nqi tsev raws sij hawm, tab sis koj refinance tsis tau kom tus nqi paj tsawg zog, tej zaum vim yog koj lub tsev poob nqi lawm? Tej zaum Home Affordable Refinance (Kev Refinance Kom Them Taus Nqi Tsev) yuav pab tau. Qhov kev refinance no yog tsim los pab rau cov tswv tsev uas txais nyiaj los ntawm Fannie Mae los yog Freddie Mac kom lawv refinance tau lawv lub tsev kom nqi tsev qis them taus.

Home Affordable Modification (Pauv Nqi Tsev Kom Them Taus)

Puas yog koj nyuaj them taus koj tus nqi tsev raws hli, tej zaum vim koj qhov nqi paj nce lawm los yog ziaq no koj tau nyiaj tsawg lawm? Tej zaum qhov Home Affordable Modification (kev Pauv Nqi Tsev Kom Them Taus) yuav yog qhov zoo tshaj rau koj. Qhov kev xaiv pauv nqi tsev no yog tsim los pab rau cov tswv tsev muaj feem uas ua rau kom lawv tus nqi tsev them taus.

Nqis Tes Ua Hnub No

Yog koj xav tias tej zaum koj yog ib tug ntawm lab lab tus tswv tsev uas muaj feem koom rau lub Making Home Affordable Program (Txheej Xwm Pab Kom Them Taus Tsev), ces nqis tes ua tam sim no.

- Mus saib rau www.MakingHomeAffordable.gov.
- Hu rau lub Homeowner's HOPE™ tus Xov Tooj ntawm 1-888-995-HOPE (4673) kom nrog ib tus neeg sawv cev tham lus Askiv lossis lus Mev, lossis nav maim tham nrog ib tus neeg sawv cev uas hais tau lwm yam lus.
- Nco ntsoov tias muaj tej yam tau muab sau ua koj hom lus, tiam sis cov ntaub ntawv ntsig txog koj lub nqi tsev yuav sau ua lus Askiv. Yog tias koj tsis paub lus Askiv zoo, cov kws pab tswv yim tsev uas yog cov HUD-pom zoo yuav pab tau koj hauv Homeowner's HOPE™ tus Xov Tooj.
- Ib tus kws pab tswv yim tsev uas HUD-pom zoo yuav nrog tau koj tham txog koj qhov teeb meem thiab pab koj txiav txim tias txoj kev xaiv nqi twg thiaj li zoo tshaj rau koj. Nrhiav ib tus kws pab tswv yim tsev uas yog cov HUD-pom zoo ntawm www.hud.gov.



Cov kev pab no pab dawb xwb!

Yog tias luag twb teem caij yuav kaw koj lub tsev, ces hu rau koj qhov chaw txais nyiaj lossis ib tug kws pab tswv yim rau tsev sai tam sim no. Tej zaum koj qhov chaw txais nyiaj them tsev yuav ncua lub sij hawm tsis tau kaw koj lub tsev thaum tab tom soj ntsuas koj kob nyiaj txais.

Ceev Faj Txog Tej Neeg uas Ntxias Tias Yuav Pab Kom Koj Lub Tsev Txhob Poob

- Cov neeg ntxias dag mas nquag tsom cov tswv tsev uas ntsib kev nyuab siab them tsis taus nqi tsev lossis maj muag lawv cov tsev heev. Ua zoo xyuas kom paub thiaj tsis raug kev dag ntxias.
- Qhov kev pab los ntawm ib tus kws pab tswv yim rau tsev uas HUD-pom zoo mas yog PAB DAWB xwb. Ceev faj txog tej tus neeg uas hais kom koj yuav tsum them ib tug nqi mas lawv mam li pab tswv yim lossis pauv koj qhov nqi txais them tsev.
- Ceev faj txog cov neeg uas thib tas zog kom koj xees npe rau tej ntaub ntawv tam sim ntawd.
- Tsis txhob cia li xees npe tso koj daim ntawv yuav tsev mus rau ib tus neeg twg yog tias koj qhov chaw txais nyiaj them tsev tsis nyob rau ntawd lav tias nws yuav zam cov nyiaj uas koj tiv.
- Tsis txhob cia li xa koj cov nyiaj them nqi tsev mus rau ib tus neeg twg uas tsis yog koj qhov chaw txais nyiaj them tsev yuav tias lawv tsis tau tso cai rau koj ua li no.



Making Home Affordable Program

Learn how you may be able to make your mortgage payment more affordable.

The Obama Administration's Making Home Affordable Program was created to help millions of homeowners refinance or modify their mortgage payments to a level that is more affordable. Please read on to find out if the Home Affordable Refinance or the Home Affordable Modification may be able to help.

Home Affordable Refinance

Are you paying your mortgage on time, but are unable to refinance to a lower interest rate, perhaps due to a decrease in the value of your home? A Home Affordable Refinance may be the solution. This refinance option is designed to help homeowners whose loans are held by Fannie Mae or Freddie Mac refinance into more affordable mortgages.

Home Affordable Modification

Are you struggling to make your monthly mortgage payment, perhaps because your interest rate has increased or you now have less income? The Home Affordable Modification may be the best option for you. This modification option is intended to help provide qualified homeowners with mortgage payments they can afford.

Take Action Today

If you think you may be among the millions of homeowners who are eligible for the Making Home Affordable Program, act now.

- Visit www.MakingHomeAffordable.gov.
- Call the Homeowner's HOPE™ Hotline at 1-888-995-HOPE (4673) to speak with a representative in English or Spanish, or to make an appointment to speak with a representative in another language.
- A HUD-approved housing counselor can also talk to you about your situation and help you decide what options are best for you. You can find a HUD-approved housing counselor at www.hud.gov.



These services are free!

If you are scheduled for foreclosure, contact your mortgage lender or a housing counselor immediately. Your mortgage lender may postpone the foreclosure while your loan is evaluated.

Beware of Foreclosure Rescue Scams

- Scam artists often target homeowners who are struggling to meet their mortgage commitment or anxious to sell their homes. Recognize and avoid common scams.
- Assistance from a HUD-approved housing counselor is FREE. Beware of anyone who asks you to pay a fee in exchange for counseling or a loan modification.
- Beware of people who pressure you to sign papers immediately.
- Do not sign your deed over to anyone unless you are working directly with your mortgage lender to forgive your debt.
- Never make a mortgage payment to anyone other than your mortgage lender without their approval.



Visit www.MakingHomeAffordable.gov or call 1-888-995-HOPE (4673)